

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Dipietro
Rebecca Dipietro
Debtors

Case No. 14-04287-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: Christoph
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db/jdb +Joseph Dipietro, Rebecca Dipietro, 103 Magnolia Lane, Dingmans Ferry, PA 18328-9820
cr +Birchwood Lake Community Association, 212 Aspen Road, Dingmans Ferry, PA 18328-9177
4545443 +Birchwood Lakes POA, 212 Aspen Rd, Dingmans Ferry, Pennsylvania 18328-9177
5237078 CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services,
P.O Box 55004, Irvine, CA 92619
5237079 +CSMC 2018-RPL12 Trust, c/o Rushmore Loan Management Services,
P.O Box 55004, Irvine, CA 92619, CSMC 2018-RPL12 Trust,
c/o Rushmore Loan Management Services, P.O Box 55004, Irvine, CA 92619-5004
4545446 +Gregory Hicho, PO BOX 1272, Milford, PA 18337-2272
4545447 +Newton Memorial Hosp, PO Box 3129, Secaucus, New Jersey 07096-3129
4545448 +Phelan Hallinan, 1617 JFK Blvd STE 1400, Philadelphia, Pennsylvania 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4581117 EDI: CAPITALONE.COM Dec 17 2019 00:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4545444 +EDI: CAPITALONE.COM Dec 17 2019 00:13:00 Capital One Bank (USA), N.A., P.O. Box 71083,
Charlotte, North Carolina 28272-1083
4545445 E-mail/Text: bankruptcy.bnc@ditech.com Dec 16 2019 19:35:55 GreenTree, PO Box 94710,
Palatine, Illinois 60094
4596886 E-mail/Text: bankruptcy.bnc@ditech.com Dec 16 2019 19:35:55 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
4565518 EDI: NEXTEL.COM Dec 17 2019 00:13:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor Ditech Financial LLC afogle@rascrane.com
Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
Danielle Boyle-Ebersole on behalf of Creditor CSMC 2018-RPL12 Trust c/o Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com
J. Zac Christman on behalf of Creditor Birchwood Lake Community Association
zac@fisherchristman.com, office@fisherchristman.com
Joseph Angelo Dessoye on behalf of Creditor Ally Bank pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Ditech Financial LLC jschalk@barley.com,
sromig@barley.com
Joseph P Schalk on behalf of Creditor Ally Bank jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroupp@kmlawgroup.com,
bkgroupp@kmlawgroup.com
Mario John Hanyon on behalf of Creditor Ditech Financial LLC pamb@fedphe.com
Mario John Hanyon on behalf of Creditor Ally Bank pamb@fedphe.com
Mark E. Moulton on behalf of Debtor 2 Rebecca Dipietro markmoulton@moultonslaw.com,
staff@moultonslaw.com
Mark E. Moulton on behalf of Debtor 1 Joseph Dipietro markmoulton@moultonslaw.com,
staff@moultonslaw.com
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroupp@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 14

Information to identify the case:

Debtor 1 **Joseph Dipietro**
First Name Middle Name Last Name
Debtor 2 **Rebecca Dipietro**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-04287-RNO**

Social Security number or ITIN **xxx-xx-7192**
EIN --
Social Security number or ITIN **xxx-xx-4881**
EIN --

Order of Discharge

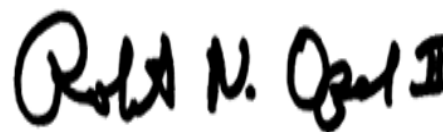
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Dipietro

Rebecca Dipietro
aka Rebecca Pavelchak

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: Christopher Gambini, Deputy Clerk

12/16/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.